

Attorney Docket No.: FEX001

**REMARKS**

In accordance with an Election of Claims referenced above, the Applicants have elected to prosecute Claims 7-13 in the present application, and have canceled Claims 1-6 and 14-20 from consideration. Additionally, the Applicants have amended Claims 7 and 8 to fix inadvertent grammatical and formal errors, and added Claims 21-33 directed to related methods of processing a transaction. The Applicants have also revised portions of the specification and drawings to fix inadvertent grammatical and formal errors therein. Replacement sheets of FIGURES 2 and 5 are filed concurrently herewith. No new matter has been added by this amendment.

In view of the foregoing amendments, the Applicants now see all of the claims currently pending in this application to be in condition for allowance and therefore earnestly solicit a Notice of Allowance for Claims 7-13 and 21-33.

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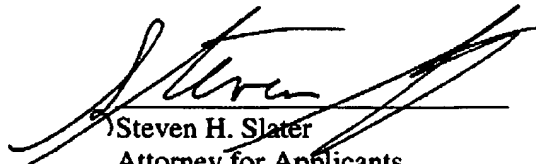
The Applicants request the Examiner to telephone the undersigned attorney of record at (972) 732-1001 if such would further or expedite the prosecution of the present application.

Respectfully submitted,

SLATER & MATSIL, L.L.P.

December 31, 2003

Date

  
Steven H. Slater  
Attorney for Applicants  
Reg. No. 35,361

Slater & Matsil, L.L.P.  
17950 Preston Rd.  
Suite 1000  
Dallas, TX 75252-5793  
972-732-1001 - Tel  
972-732-9218 - Fax